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Form finmgtc

#### UNITED STATES BANKRUPTCY COURT

District of New Jersey 402 East State Street Trenton, NJ 08608

Case No.: 16-31136-MBK

Chapter: 7

Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Gary M. Oriolo PO Box 3 Beachwood, NJ 08722

Social Security No.: xxx-xx-1828

Employer's Tax I.D. No .:

# NOTICE OF FAILURE TO FILE DEBTOR'S CERTIFICATION OF COMPLETION OF INSTRUCTIONAL COURSE CONCERNING FINANCIAL MANAGEMENT

To receive a discharge each individual debtor must participate in a personal financial management course. The course provider may file a Certificate of Debtor Education, or the debtor must file a *Debtor's Certification of Completion of Instructional Course Concerning Financial Management* (Official Form B23) proving compliance with the financial management course requirement for discharge (each debtor in a joint case must file a separate Certification). The Certification must be filed by:

Chapter 7: [60 days from the first date set for your Meeting of Creditors.]

To date the court has not received the above document from the debtor(s), nor has it received a Certificate of Debtor Education from a course provider. If the court does not receive the document(s) within the time frame set forth above, your case will be closed without entry of the discharge. If the case is closed without entry of the discharge you must file a Motion To Reopen to allow for the filing of the document(s) and pay the applicable filing fee.

Dated: January 16, 2017

JAN: admi

Jeanne Naughton Clerk

# Case 16-31136-MBK Doc 17 Filed 01/19/17 Entered 01/20/17 00:56:37 Desc Imaged

Certificate of Notice Page 2 of 2 ted States Bankruptcy District of New Jersey

In re: Gary M. Oriolo Debtor Case No. 16-31136-MBK Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-3 User: admin Page 1 of 1 Date Rcvd: Jan 16, 2017

Form ID: finmgtc Total Noticed: 3

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 19, 2017.

db +Gary M. Oriolo, PO Box 3, Beachwood, NJ 08722-0003

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. U.S. Attorney, 970 Broad St.,

E-mail/Text: usanj.njbankr@usdoj.gov Jan 16 2017 20:21:47 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 16 2017 20:21:46 smg United States Trustee Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,

Newark, NJ 07102-5235

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

TOTAL: 0 NONE.

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 19, 2017 Signature: /s/Joseph Speetjens

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 16, 2017 at the address(es) listed below:

on behalf of Creditor Vincent Sessa agorski@gorskiknowlton.com Allen I Gorski on behalf of Trustee Barry R. Sharer CShapiro@SharerPBS.com, Barry R. Sharer

BSharer@SharerPBS.com;nj83@ecfcbis.com

Barry R. Sharer CShapiro@SharerPBS.com, Denise E. Carlon on behalf of Creditor BSharer@SharerPBS.com;nj83@ecfcbis.com Denise E. Carlon on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSON IN INTEREST TO WILMINGTON TRUST COMPANY, AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK OF AMERICA U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR BY MERGE dcarlon@kmllawgroup.com,

bkgroup@kmllawgroup.com Denise E. Carlon on behalf of Creditor The Bank of New York Mellon Trust Company, N.A., FK The Bank of New York Trust Company, N.A., as Trustee for Residential Asset Mortgage Products, Denise E. Carlon The Bank of New York Mellon Trust Company, N.A., FKA Inc., Mortgage Asset-Backed Pass-Through Certificates dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Joseph Casello on behalf of Debtor Gary M. Oriolo jcasello@cvclaw.net, Michael R. DuPont on behalf of Creditor First Financial Federal Credi icasello627@gmail.com on behalf of Creditor First Financial Federal Credit Union dupont@redbanklaw.com, dana@redbanklaw.com

TOTAL: 7